

### **Amendments to the Specification**

On page 1, replace line 18 with the following amended line:

fraud is involved, avoiding common process pitfalls and ~~and~~ time inherent to manual stages.

On page 2, replace line 1 with the following amended line:

advantage is that the credits are not decided on ~~on~~ the spot, such that the applicant had to

On page 2, replace line 6 with the following amended line:

necessary clarity, for example a deficient photocopy of a document. The file then has to be

On page 2, replace line 25 with the following amended line:

reasons such as temporary data or personnel unavailability, resulting in the associate tele-

On page 3, replace line 3 with the following amended line:

documents for remote decisions, resulting in faster and quality decisions, more user-friendly processes and better resolution[-].

On page 3, replace line 7 with the following amended line:

ly impeding the process from proceeding until the checklist of documents as a function of a given

On page 3, replace line 17 with the following amended line:

specifically developed [développé] to control the execution of the method according to preset specifications

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On page 3, replace lines 29-31 with the following amended lines:

The responsibility for checking and deciding the credit is centralized at a so-called “credit headquarters” manned by trained personnel and having computer systems and data-bases storing financial histories of persons.

On page 4, replace lines 16-18 with the following amended lines:

As used herein, “on the spot” means that the person applying for applicationing the credit as a rule waits a reasonably short time, on the order of a few minutes, typically less than that twenty minutes, for the credit to be decided on.

On page 6, replace lines 6-9 with the following amended lines:

The Internet is advantageously used as the telecommunications network 15 and the headquarters server 17 and data-base resource 25 are configured as secure web-sites for password-only access by the remote terminals 13. Of course, use of telephone or private links is are also within the purview of the present invention.

On page 6, replace line 12 with the following amended lines:

The system in figure 1 is programmed with appropriate appropriate computer software for supporting the

On page 6, replace line 22 with the following amended line:

applicant identity is entered, i.e. full name 41, sex 43, birthdate 45 and ID 47, plus like spouse

On page 6, replace line 29 with the following amended line:

“SORRY, WE ARE UNABLE TO GIVE YOU CREDIT”. Otherwise, if the applicant is not inhibited inhibited

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On page 8, replace line 25 with the following amended line:

terminal 19 of an available specialized officer officers trained in credit policy. If all are busy, the filed is

On page 9, replace lines 25-30 with the following amended lines:

data of a credit application exceeding exceeding this threshold to turn yellow Y. A second alarm threshold  $t_2$  may represent a time far too long for analysis time, causing the background of a cell viewing status data of a credit application exceeding exceeding this threshold to turn red R, signaling immediate attention. As soon as this happens, that is an application status “goes red”, the table window is automatically maximized on the supervisor terminal 37. The alarm includes a sound such as a bell to call attention attetion to the maximized window.

On page 10, replace line 4 with the following amended line;

open on his terminal 31[–]. Colour codes G, Y and R are used in a similar manner so that the attendant is alerted to overdues, so that

On page 10, replace lines 10-11 with the following amended lines:

Figure 2B outlines the method followed at the headquarters as soon as a credit officer receives an application on his terminal 19 from the server 17. This will usually usually be the

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On page 11, replace lines 8-9 with the following amended lines:

If either of these checks fails, the application is considered considered suspect and rejected. The officer specifies the reason therefore therefor in the remarks field 159 (step 168) and switches the status

On page 11, replace lines 16-18 with the following amended lines:

granted, rejected and returned in addition to number of applications applications processed and average processing time, using the same colour coding to pinpoint areas exceeding exceeding predetermined thresholds thresholds.

On page 11, replace line 25 with the following amended lines:

ment, it will be understood by those skilled skilled in the art that various changes may be made and